

Information to identify the case:

Debtor 1	Nancy E Skrobola	Social Security number or ITIN	xxx-xx-6330
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 10-49857-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nancy E Skrobola

8/12/16

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nancy E Skrobola
 Debtor

Case No. 10-49857-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Aug 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2016.

db +Nancy E Skrobola, 80 Picket Place, Unit G, Freehold, NJ 07728-9539
 cr +Chase Home Finance, LLC servicer for U.S. Bank Nat, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +Country Village Condominium Association, Inc., c/o/ Cutolo Law Firm LLC,
 151 Highway 33 East, Manalapan, NJ 07726-8368
 511525784 Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
 512001880 +Chase Home Finance LLC, 3415 Vision Drive Attn: OH4-7133, Columbus, OH 43219-6009
 511525785 Chase Home Finance, LLC, PO Box 509011, San Diego, CA 92150-9011
 511525786 Chase Manhattan Mortgage, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
 511525787 Chase Mtg/US Bank National, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
 511525788 Chase/National Loan Recoveries, 800 Brooksedge Blvd, Westerville, OH 43081-2822
 511525789 Country Village Condo Assoc., 1 Willow Pond Dr, Howell, NJ 07731-3085
 511548598 +Country Village Condominium Association, Inc., c/o Cutolo Law Firm LLC,
 151 Highway 33 East Suite 204, Manalapan, New Jersey 07726-8635
 511525790 +Cutolo Law Firm, LLC, 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635
 514077475 +J.P. Morgan Mortgage Acquisition Trust, Serviced by Select Portfolio Servicing,,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 514077476 +J.P. Morgan Mortgage Acquisition Trust, Serviced by Select Portfolio Servicing,,
 3815 South West Temple, Salt Lake City, UT 84115-4412,
 J.P. Morgan Mortgage Acquisition Trust, Serviced by Select Portfolio Servicing,
 511525794 Monogram Bank N America, 4060 Ogletown/Stam De5-019-03-07, Newark, DE 19713
 511525796 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063-3134)
 511634852 +National Loan Recoveries, LLC., c/o Pressler and Pressler, LLP., 7 Entin Road,
 Parsippany NJ 07054-5020
 511634854 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,
 Parsippany NJ 07054-5020
 511525797 Phelan Hallinan & Schmieg, 400 Fellowship Rd., Suite 100, Mount Laurel, NJ 08054-3437
 511525798 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 511525802 TSYS Debt Mgmt, Inc., PO Box 137, Columbus, GA 31902-0137

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2016 22:37:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 12 2016 22:37:29 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 511815098 EDI: BECKLEE.COM Aug 12 2016 22:23:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 511551607 EDI: AIS.COM Aug 12 2016 22:18:00 American Infosource Lp As Agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 511525781 EDI: AMEREXPR.COM Aug 12 2016 22:23:00 Amex, PO Box 981537, El Paso, TX 79998-1537
 511525782 EDI: RESURGENT.COM Aug 12 2016 22:23:00 B-Line LLC, MS 550, PO Box 91096,
 Seattle, WA 98111-9196
 512068239 EDI: RESURGENT.COM Aug 12 2016 22:23:00 B-Line, LLC, P.O. Box 91121, Dept. 550,
 Seattle, WA 98111-9221
 511525783 EDI: BL-BECKET.COM Aug 12 2016 22:23:00 Beckett & Lee, PO Box 3001,
 Malvern, PA 19355-0701
 511525780 EDI: ECAST.COM Aug 12 2016 22:23:00 ECAST Settlement Corp., PO Box 35480,
 Newark, NJ 07193-0001
 512621595 +EDI: RESURGENT.COM Aug 12 2016 22:23:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 511525791 EDI: RESURGENT.COM Aug 12 2016 22:23:00 Lvnv Funding, PO Box 10584,
 Greenville, SC 29603-0584
 511525792 EDI: TSYS2.COM Aug 12 2016 22:23:00 Macy's, PO Box 183083, Columbus, OH 43218-3083
 511525793 EDI: TSYS2.COM Aug 12 2016 22:23:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 511525795 E-mail/PDF: bankruptcy@ncfsi.com Aug 12 2016 22:44:48 New Century Financial,
 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038
 511996615 EDI: PRA.COM Aug 12 2016 22:18:00 Portfolio Recovery Associates, LLC, c/o Sears,
 POB 41067, Norfolk VA 23541
 511525799 E-mail/Text: Supportservices@receivablesperformance.com Aug 12 2016 22:38:31
 Receivables Performanc, T-Mobile, 20816 44th Ave W, Lynnwood, WA 98036-7744
 511525800 EDI: RESURGENT.COM Aug 12 2016 22:23:00 Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 511542548 EDI: RESURGENT.COM Aug 12 2016 22:23:00 Roundup Funding, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 511525801 EDI: WTRNBANK.COM Aug 12 2016 22:23:00 Target Nb, PO Box 673,
 Minneapolis, MN 55440-0673
 511525803 EDI: TSYS2.COM Aug 12 2016 22:23:00 Visdsnb, Macy's, 9111 Duke Blvd,
 Mason, OH 45040-8999
 511525804 +E-mail/Text: bncmail@w-legal.com Aug 12 2016 22:37:42 Weinstein And Riley, PS,
 2001 Western Ave., Suite 400, Seattle, WA 98121-3132
 511525805 EDI: WFNNB.COM Aug 12 2016 22:23:00 Wfnnb/limited, PO Box 337001,
 Northglenn, CO 80233-7001

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 45

Date Rcvd: Aug 12, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

511525806 EDI: WFNNB.COM Aug 12 2016 22:23:00 Wfnnb/vctria, PO Box 182128,
Columbus, OH 43218-2128
511581629 EDI: ECAST.COM Aug 12 2016 22:23:00 eCAST Settlement Corporation assignee of FIA Card,
Services aka Bank of America, POB 35480, Newark NJ 07193-5480

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank N.A., as trustee, on behalf of the holde

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of
the J.P. Morgan Mortgage Acquisition Trust 2006-CH2 Asset Backed Pass-Through Certificates,
Series 2006-CH2 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor U.S. Bank N.A. et al... dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Hubert C. Cutolo on behalf of Creditor Country Village Condominium Association, Inc.
hcutolo@cutololaw.com
Jennifer Novick on behalf of Creditor Chase Home Finance, LLC servicer for U.S. Bank
National Association, as Trustee for J.P. Morgan Mortgage Acquisition Trust 2006-CH2, Asset
Backed Pass-Through Certificates, Series 2006-CH2 nj.bkecf@fedphe.com, Erika.olsen@fedphe.com
Marc C. Capone on behalf of Debtor Nancy E Skrobola mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7